

Lake Trust Credit Card Promotion Terms and Conditions

1. This promotion is conducted by Lake Trust Credit Union located at 4605 S. Old US HWY 23 Brighton, Michigan 48114.
2. All participants must be a Lake Trust Credit Union Member (business/organization or special memberships do not qualify), primary credit card account holder, and 18 years of age or older, proof of age may be required.
3. Prizes: The total value of all prizes (Grand, 2nd, and 3rd prizes) is estimated at \$15,000 (prizes and values listed below).

Grand Prize

One winner will receive a gift certificate from Apple Vacations, valued at \$9,500.00 USD (Nine Thousand Five Hundred Dollars in United States Currency) and a \$500.00 Visa Gift Card. Lake Trust Credit Union will purchase gift certificate on the winner's behalf, use of which is subject to the terms provided by Apple Vacations. Usage terms for the gift certificate are located at <http://www.applevacations.com>. Lake Trust Credit Union does not warrant gift certificate, travel arrangements, or service(s) provided by Apple Vacations.

2nd Prize

Two winners will be selected, each winner will receive two luggage sets, valued at \$500.00 each and a \$1,000 Visa Gift Card. Total value of prize for each winner equals \$2,000.00.

3rd Prize

Four winners will be selected, each winner will receive a \$250.00 Visa Gift Card.

4. Entry Methods: Purchase transactions made with a Lake Trust Platinum Elite, Platinum Elite Rewards, Platinum Elite Cash Back, and Secured Classic Visa Credit Card from July 1 to September 5, 2017 will count toward the Lake Trust Credit Card Promotion. This includes one entry into the prize drawing for every ten purchases, as well as a 2% Cash Back Rebate, up to a maximum of \$100 per account, on these

purchases. Cash advances, balance transfers, fees, interest charges, and returns do not qualify toward entries. To be eligible for this offer, your credit card must be open with charging privileges and you must activate this promotion by September 5, 2017. Visa Platinum Business Credit Cards and Visa Platinum Home Equity Line of Credit (HELOC) Credit Cards are excluded. Existing cardholders must activate the promotion online or by phone to be eligible. A promotion code will be assigned to eligible cardholders. During the promotion period, new credit card accounts opened will automatically have the promotion activated. This promotion, once activated, is in addition to and does not change the Cash Back Program Rules for the Platinum Elite Cash Back Visa Credit Card or the payment date of the cash rebate in August. This offer expires September 5, 2017. If you activate the promo code before the expiration date, then all purchases from July 1 to September 5, 2017 will qualify for the promotion. Your 2% Cash Back will be posted by September 30, 2017 and show as a rebate on your statement.

5. For free entry into the Lake Trust Credit Card Promotion: legibly print your name, address, age, telephone number, email address (if available) and "Lake Trust Credit Card Promotion" on a 3"x5" index card. Send the card to Lake Trust Credit Union, Attn: Brand Development + Engagement, 4605 South Old US Highway 23, Brighton, MI 48114.
6. Drawing will be held on September 18, 2017 at 4605 South Old US Highway 23, Brighton, MI 48114. A random drawing will determine the winners. Winners will be notified by the phone number on record. Reasonable means will be made to contact winners; however if the winners are not able to be contacted within a week, a new winner will be drawn. Members must be in good standing on all accounts as of the time of the drawing. Participants may win more than one prize. The prize drawing order will be as follows: 3rd Prizes, 2nd Prizes, and Grand Prize.
7. By participating in this promotion, members authorize Lake Trust to use their name, image, voice or likeness in marketing, public relations, and whatever other media or means available. Winners agree to sign any and all media releases requested by Lake Trust Credit Union.
8. Participants agree to abide by all rules and regulations set by state and federal law and those of this promotion. Lake Trust Credit Union in its sole discretion will decide any disputes arising from this

promotion and the rules governing it.

9. Chances of winning are based upon the total number of entries received in each contest. For example, if 100 entries are eligible, chances are 1 in 100.
10. Lake Trust Credit Union employees, board and committee members, and family members of those groups as described in the employee handbook are not eligible for the drawing, but are eligible for the 2% Cash Back Rebate.
11. Void where prohibited by law, participation is restricted to Michigan residents.
12. Winners are solely responsible for all tax implications. Lake Trust Credit Union will report winnings as required by law.
13. Social Media:
 - No outlet including Facebook, Instagram, Pinterest, Twitter, LinkedIn, or any other social media site is liable for the content, manner or results of this promotion.
 - Additionally, participants agree to hold third party social media and affiliate organizations harmless.
 - The promotion is in no way sponsored, endorsed, or administered by Facebook, Instagram, Pinterest, Twitter, LinkedIn, or any other social media site or any associated company or program.
 - Lake Trust Credit Union and participants use social media platforms in relation to this promotion at their own risk.
14. Lake Trust Credit Union reserves the right to disqualify any participant at any time. Lake Trust Credit Union and all other related entities, their affiliates, subsidiaries, and their officers, directors, employees, and agents, and any and all Internet service and access provider(s) are not responsible for: any incorrect or inaccurate entry information; human error, technical malfunctions; failures, omission, interruption, deletion, or defect of any telephone network, computer online systems, computer equipment, server providers or software, including any injury or damage to participant's or any other person's computer relating to or resulting from participation in this Contest; inability to access the Lake Trust Credit Union website due to

computer or electronic malfunction or traffic congestion on the Internet or on any website.

15. Lake Trust Credit Union, its employees, board, or agents give no expressed or implied warranty with respect to this promotion, terms, or winnings.